

Remarks

The Office Action mailed November 6, 2006, and made final, has been carefully reviewed and the foregoing amendments have been made in consequence thereof.

Claims 1-4, 7-21 and 26-32 are now pending. Claim 1-4, 7-21 and 26-32 stand rejected. Claims 1, 7, 11, 16, 17, 26 and 30 are amended herein. Claims 49-60 are added herein. No fee calculation sheet is needed for the added claims. No new matter has been added.

Entry of this amendment is proper under 37 CFR § 1.116 since the amendment: (a) places the application in condition for allowance for the reasons discussed herein; (b) does not raise any new issue requiring further search and/or consideration as the amendment relates to issues previously discussed throughout prosecution; (c) satisfies a requirement of form asserted in the Office Action; (d) does not present any additional claims without canceling a corresponding number of finally rejected claims; and (e) places the application in better form for appeal, should an appeal be necessary. The amendments herein are necessary and were not earlier presented because they are made in response to arguments raised in the Final Office Action. Entry of this Amendment is thus respectfully requested.

The rejection of Claims 1, 2, 7, 11, 16, 26 and 30 under 35U.S.C. § 103(a) as being disclosed by Regan (U.S. Patent No. 6,898,574) in view of Dugan (U.S. Patent No. 5,857,174) is respectfully traversed.

Regan describes a system and method for transaction processing that includes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Interfacing with a variety of computer systems over a communication network, such as the Internet, allows interchange of data relating to the recovery process and centralized coordination of the recovery process.

Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors.

Claim 1 recites a system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by one of a plurality of appraisers and values the asset securing the loan, said system comprising: "a first database for storing data including a plurality of appraisals, wherein each appraisal describes and values a different asset used for securing a financing, wherein access to said first database is restricted to users associated with the business . . . a second database for storing appraisal bid request data including information describing at least one asset to be appraised, wherein access to said second database is restricted to registered users . . . a client system associated with each of the plurality of appraisers . . . a business server coupled to said first and second databases and said client system, said server programmed to . . . retrieve data from said second database and display on the client system an appraisal bid request including information describing a specific asset to be used for securing a financing . . . receive a response from each of the plurality of appraisers to the appraisal bid request displayed on the client system . . . prompt a user associated with the business to select one of the plurality of appraisers to provide an appraisal . . . prompt the selected appraiser, by displaying an appraisal template comprising a plurality of data fields on the client system, to input an appraisal including a type and a value of the asset being appraised . . . receive the appraisal template and store the received appraisal template within said first database based on the type of asset being appraised and the selected appraiser submitting the appraisal . . . transmit the data received through the appraisal template to a plurality of users associated with the business . . . determine whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields . . . and process the plurality of appraisals stored within said first database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database."

Neither Regan nor Dugan, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals as recited in Claim 1. Specifically, neither Regan nor Dugan, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals for a business engaged in providing financing

to a customer as recited in Claim 1, wherein *a user associated with the business is prompted to select one of the plurality of appraisers to provide an appraisal, the user transmits the data received through the appraisal template to a plurality of users associated with the business, and the user determines whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. Accordingly, for at least the reasons set forth above, Claim 1 is submitted to be patentable over Regan in view of Dugan.

Claims 2-4 depend from independent Claim 1. When the recitations of Claims 2-4 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 2-4 likewise are patentable over Regan in view of Dugan.

Claim 7 recites a system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by one of a plurality of appraisers and values the asset securing the loan, said system comprising: "a database comprising data corresponding to a plurality of appraisals wherein each appraisal describes and values a different asset used for securing a financing, and appraisal bid request data including information describing at least one asset to be appraised . . . a client system associated with each of the plurality of appraisers . . . a business server coupled to said database and said client system, said server programmed to . . . retrieve data from said database and display on the client system an appraisal bid request including information describing a specific asset to be used for securing a financing . . . receive a response from each of the plurality of appraisers to the appraisal bid request displayed on the client system . . . prompt a user associated with the business to select one of the plurality of appraisers to provide an appraisal . . . prompt the selected appraiser, by displaying an appraisal

template comprising a plurality of data fields on the client system, to input an appraisal including a type and a value of the asset being appraised . . . receive the appraisal template and store the received appraisal template within said first database based on the type of asset being appraised and the selected appraiser submitting the appraisal . . . transmit the data received through the appraisal template to a plurality of users associated with the business . . . determine whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields . . . receive a sold amount for each asset stored within said database after the asset is sold . . . compare the sold amount for each asset sold to the value of the asset included within the appraisal stored within said database . . . and determine an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.”

Neither Regan nor Dugan, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals as recited in Claim 7. Specifically, neither Regan nor Dugan, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 7, wherein *a user associated with the business is prompted to select one of the plurality of appraisers to provide an appraisal, the user transmits the data received through the appraisal template to a plurality of users associated with the business, and the user determines whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar

factors. Accordingly, for at least the reasons set forth above, Claim 7 is submitted to be patentable over Regan in view of Dugan.

Claims 8-10 depend from independent Claim 7. When the recitations of Claims 8-10 are considered in combination with the recitations of Claim 7, Applicants submit that dependent Claims 8-10 likewise are patentable over Regan in view of Dugan.

Claim 11 recites a method for obtaining an appraisal for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by one of a plurality of appraisers and values the asset securing the loan, said method comprising the steps of: "displaying on a client system an appraisal bid request including information describing a specific asset to be used for securing a financing . . . receiving a response from each of the plurality of appraisers to the appraisal bid request displayed on the client system . . . prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal . . . prompting the selected appraiser, by displaying an appraisal template comprising a plurality of data fields on the client system, to input an appraisal including a type and a value of the asset being appraised . . . receiving the appraisal template and storing the received appraisal template within a database based on the type of asset being appraised and the selected appraiser submitting the appraisal, wherein the database stores data including a plurality of appraisals, wherein each appraisal describes and values a different asset used for securing a financing . . . transmitting the data received through the appraisal template to a plurality of users associated with the business . . . determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields . . . and processing the plurality of appraisals stored within the database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database."

Neither Regan nor Dugan, considered alone or in combination, describes nor suggests a method for obtaining an appraisal for soliciting, receiving and managing appraisals as recited in

Claim 11. Specifically, neither Regan nor Dugan, considered alone or in combination, describes nor suggests a method for obtaining an appraisal for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 11, including *prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal, transmitting the data received through the appraisal template to a plurality of users associated with the business, and determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. Accordingly, for at least the reasons set forth above, Claim 11 is submitted to be patentable over Regan in view of Dugan.

Claims 12-15 depend from independent Claim 11. When the recitations of Claims 12-15 are considered in combination with the recitations of Claim 11, Applicants submit that dependent Claims 12-15 likewise are patentable over Regan in view of Dugan.

Claim 16 recites a method for operating a computer for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by one of a plurality of appraisers and values the asset securing the loan, said method comprising: "displaying on the computer an appraisal bid request including information describing a specific asset to be used for securing a financing . . . receiving a response from each one of the plurality of appraisers to the appraisal bid request displayed on the computer . . . prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal . . . prompting the selected appraiser, by displaying an appraisal template comprising a plurality of data fields on the computer, to input an appraisal including a type and a value of the asset being appraised . . . receiving the appraisal template and storing the received appraisal template within a database

based on the type of asset being appraised and the selected appraiser submitting the appraisal, wherein the database stores data including a plurality of appraisals, wherein each appraisal describes and values a different asset used for securing a financing . . . transmitting the data received through the appraisal template to a plurality of users associated with the business . . . determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields . . . receiving a sold amount for each asset stored within the database after the asset is sold . . . comparing the sold amount for each asset sold to the value of the asset included within the appraisal stored within the database . . . and determining an accuracy of an appraiser based on the comparison of the sold amount of an asset to the appraised value of the asset.”

Neither Regan nor Dugan, considered alone or in combination, describes nor suggests a method for operating a computer for soliciting, receiving and managing appraisals as recited in Claim 16. Specifically, neither Regan nor Dugan, considered alone or in combination, describes nor suggests a method for operating a computer for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 16, including *prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal, transmitting the data received through the appraisal template to a plurality of users associated with the business, and determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. Accordingly, for at least the reasons set forth above, Claim 16 is submitted to be patentable over Regan in view of Dugan.

Claims 19-21 depend from independent Claim 16. When the recitations of Claims 19-21 are considered in combination with the recitations of Claims 16, Applicants submit that dependent Claims 19-21 likewise are patentable over Regan in view of Dugan.

Claim 26 recites an apparatus for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by one of a plurality of appraisers and values the asset securing the loan, said apparatus comprising: "means for storing data within a database including a plurality of appraisals, wherein each appraisal describes and values a different asset used for securing a financing, wherein access to said first database is restricted to users associated with the business . . . means for retrieving data from the database and displaying on a client system an appraisal bid request including information describing a specific asset to be used for securing a financing . . . means for receiving a response from each of the plurality of appraisers to the appraisal bid request displayed on the client system . . . means for prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal . . . means for prompting the selected appraiser, by displaying an appraisal template comprising a plurality of data fields on the client system, to input an appraisal including a type and a value of the asset being appraised . . . means for receiving the appraisal template and storing the received appraisal template within the database based on the type of asset being appraised and the selected appraiser submitting the appraisal . . . means for transmitting the data received through the appraisal template to a plurality of users associated with the business . . . means for determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields . . . means for processing the plurality of appraisals stored within the database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database."

Neither Regan nor Dugan, considered alone or in combination, describes nor suggests an apparatus for soliciting, receiving and managing appraisals as recited in Claim 26. Specifically, neither Regan nor Dugan, considered alone or in combination, describes nor suggests an

apparatus for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 26, including *means for prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal, means for transmitting the data received through the appraisal template to a plurality of users associated with the business, and means for determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. Accordingly, for at least the reasons set forth above, Claim 26 is submitted to be patentable over Regan in view of Dugan.

Claims 27-29 depend from independent Claim 26. When the recitations of Claims 27-29 are considered in combination with the recitations of Claim 26, Applicants submit that dependent Claims 27-29 likewise are patentable over Regan in view of Dugan.

Claim 30 recites a computer-readable medium for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer, wherein the financing is secured by an asset, each appraisal is submitted to the business by one of a plurality of appraisers and values the asset securing the loan, said computer-readable medium executable by a computer for controlling the computer to: "store data within a database including a plurality of appraisals, wherein each appraisal describes and values a different asset used for securing a financing, wherein access to said first database is restricted to users associated with the business . . . retrieve data from the database and display on a client system an appraisal bid request including information describing a specific asset to be used for securing a financing . . . receive a response from each of the plurality of appraisers to the appraisal bid request displayed on the client system . . . prompt a user associated with the business to select one of the plurality of appraisers to provide an appraisal . . . prompt the selected appraiser, by displaying an appraisal template

comprising a plurality of data fields on the client system, to input an appraisal including a type and a value of the asset being appraised . . . receive the appraisal template and store the received appraisal template within the database based on the type of asset being appraised and the selected appraiser submitting the appraisal . . . transmit the data received through the appraisal template to a plurality of users associated with the business . . . determine whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields . . . and process the plurality of appraisals stored within the database including valuing an asset to be appraised by comparing the type of asset to be appraised with the types of assets stored within said first database.””

Neither Regan nor Dugan, considered alone or in combination, describes nor suggests a computer readable medium for soliciting, receiving and managing appraisals as recited in Claim 30. Specifically, neither Regan nor Dugan, considered alone or in combination, describes nor suggests a computer readable medium for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 30, including *a user associated with the business prompted to select one of the plurality of appraisers to provide an appraisal, transmit the data received through the appraisal template to a plurality of users associated with the business, and determine whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields*. Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. Accordingly, for at least the reasons set forth above, Claim 26 is submitted to be patentable over Regan in view of Dugan.

Claims 31 and 32 depend from independent Claim 30. When the recitations of Claims 31 and 32 are considered in combination with the recitations of Claim 30, Applicants submit that dependent Claims 31 and 32 likewise are patentable over Regan in view of Dugan.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1, 2, 7, 11, 16, 26 and 30 be withdrawn.

The rejection of Claims 3, 4, 8-10, 27, 28, 31 and 32 under 35 U.S.C. §103(a) as being unpatentable over Regan (U.S. Patent No. 6,898,574) in view of Dugan (U.S. Patent No. 5,857,174) and further in view of Official Notice is respectfully traversed.

Regan and Dugan are described above. The Office Action takes Official Notice "that it would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention that ASP pages, HTML pages, XSL files, client systems, browsers, computer apparatus, storage media, multiple databases for storing various types of data, and servers (including web servers) and coupling of hardware including servers, all dedicated and programmed to perform various functions including those of retrieving and updating data in the databases, to cause web pages to be displayed to authorized outside parties and to prompt such authorized participants to access such stored items as an appraisal application."

Applicants traverse the use of Official Notice. MPEP section 2144.03 indicates that "official notice" may be relied on, however, "*these circumstances should be rare when an application is under final rejection or action under 37 CFR 1.113*. Official notice unsupported by documentary evidence should only be taken by the examiner where the facts asserted to be well-known, or to be common knowledge in the art are capable of instant and unquestionable demonstration as being well-known.....'the notice of facts beyond the record which may be taken by the examiner must be capable of such instant and unquestionable demonstration as to defy dispute.' " Applicants submit that the Official Notice provided in the Office Action does not include facts that are capable of instant and unquestionable demonstration as to defy dispute. Applicants submit that the assertion that that it would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention that ASP pages, HTML pages, XSL files, client systems, browsers, computer apparatus, storage media, multiple databases for storing

various types of data, and servers (including web servers) and coupling of hardware including servers, all dedicated and programmed to perform various functions including those of retrieving and updating data in the databases, to cause web pages to be displayed to authorized outside parties and to prompt such authorized participants to access such stored items as an appraisal application", is not a fact that is capable of instant and unquestionable demonstration as to defy dispute. More specifically, Applicants submit that other XML documents may be used requiring means other than XSL files for display. Accordingly, Applicants submit that the Official Notice taken in the Office Action is improper.

Claims 3 and 4 depend from Claim 1. Claim 1 is recited above.

None of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals as recited in Claim 1. Specifically, none of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 1, wherein *a user associated with the business is prompted to select one of the plurality of appraisers to provide an appraisal, the user transmits the data received through the appraisal template to a plurality of users associated with the business, and the user determines whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. The Official Notice set forth in the Office Action does not make up for the deficiencies of Regan and Dugan. Accordingly, for at least the reasons set forth above, Claim 1 is submitted to be patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 3 and 4 depend from independent Claim 1. When the recitations of Claims 3 and 4 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 3 and 4 likewise are patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 8-10 depend from Claim 7. Claim 7 is recited above.

None of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals as recited in Claim 7. Specifically, none of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests a system for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 7, wherein *a user associated with the business is prompted to select one of the plurality of appraisers to provide an appraisal, transmit the data received through the appraisal template to a plurality of users associated with the business, and determine whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. The Official Notice set forth in the Office Action does not make up for the deficiencies of Regan and Dugan. Accordingly, for at least the reasons set forth above, Claim 7 is submitted to be patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 8-10 depend from independent Claim 7. When the recitations of Claims 8-10 are considered in combination with the recitations of Claim 7, Applicants submit that dependent Claims 8-10 likewise are patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 27 and 28 depend from Claim 26. Claim 26 is recited above.

None of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests an apparatus for soliciting, receiving and managing appraisals as recited in Claim 26. Specifically, none of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests an apparatus for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 26, including *means for prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal, means for transmitting the data received through the appraisal template to a plurality of users associated with the business, and means for determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. The Official Notice set forth in the Office Action does not make up for the deficiencies of Regan and Dugan. Accordingly, for at least the reasons set forth above, Claim 26 is submitted to be patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 27 and 28 depend from independent Claim 26. When the recitations of Claims 27 and 28 are considered in combination with the recitations of Claim 26, Applicants submit that dependent Claims 27 and 28 likewise are patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 31 and 32 depend from independent Claim 30. Claim 30 is recited above.

None of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests a computer readable medium for soliciting, receiving and managing appraisals as

recited in Claim 30. Specifically, none of Regan, Dugan nor Official Notice, considered alone or in combination, describes nor suggests a computer readable medium for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 30, including *a user associated with the business prompted to select one of the plurality of appraisers to provide an appraisal, transmit the data received through the appraisal template to a plurality of users associated with the business, and determine whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. The Official Notice as set forth in the Office Action does not make up for the deficiencies of Regan and Dugan. Accordingly, for at least the reasons set forth above, Claim 30 is submitted to be patentable over Regan in view of Dugan and further in view of Official Notice.

Claims 31 and 32 depend from independent Claim 30. When the recitations of Claims 31 and 32 are considered in combination with the recitations of Claim 30, Applicants submit that dependent Claims 31 and 32 likewise are patentable over Regan in view of Dugan and further in view of Official Notice.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 3, 4, 8-10, 27, 28, 31 and 32 be withdrawn.

The rejection of Claims 12-14 under 35 U.S.C. §103(a) as being unpatentable over Regan (U.S. Patent No. 6,898,574) in view of Dugan (U.S. Patent No. 5,857,174) and Official Notice and further in view of Zandi (U.S. Patent No. 5,966,699) is respectfully traversed.

Regan and Dugan are described above. As discussed above, the Official Notice as set forth in the Office Action is submitted to be improper.

Zandi describes a computer system for conducting an electronic loan auction over a computer network such as the Internet. The computer system includes a computer connected to the Internet, which performs the following functions: (1) receiving an electronic loan application form from a prospective borrower; (2) providing such application to a loan authorizer's computer over the computer network for approval; (3) receiving an electronic message from the loan authorizer's computer indicating whether or not such loan has been approved; (4) entering the loan application into a database that is accessible to lenders via the computer network, if the loan is approved; and (5) maintaining the loan application in the database for a predetermined period time during which lenders may submit bids and the borrower may accept a bid.

Claims 12-14 depend from Claim 11. Claim 11 is recited above.

None of Regan, Dugan, Official Notice nor Zandi, considered alone or in combination, describes nor suggests a method for soliciting, receiving and managing appraisals as recited in Claim 11. Specifically, none of Regan, Dugan, Official Notice nor Zandi, considered alone or in combination, describes nor suggests a method for soliciting, receiving and managing appraisals for a business engaged in providing financing to a customer as recited in Claim 11, including *prompting a user associated with the business to select one of the plurality of appraisers to provide an appraisal, transmitting the data received through the appraisal template to a plurality of users associated with the business, and determining whether the submitted appraisal template contains data in each of the plurality of data fields, when at least one of the plurality of data fields does not contain data the selected appraiser is notified that the appraisal template is incomplete and is requested to resubmit the appraisal template containing data in each of the plurality of data fields.* Rather, in contrast to the claimed invention, Regan describes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Dugan describes storing property data as a searchable record and comparing it with other sales for an ongoing indication of market values by each property, class, size, category, or other similar factors. The Official Notice set forth in the Office Action does

not make up for the deficiencies of Regan and Dugan. Moreover, Zandi does not make up for the deficiencies of Regan, Dugan or the Official Notice. Accordingly, for at least the reasons set forth above, Claim 11 is submitted to be patentable over Regan in view of Dugan and Official Notice and further in view of Zandi.

Claims 12-14 depend from independent Claim 11. When the recitations of Claims 12-14 are considered in combination with the recitations of Claim 11, Applicants submit that dependent Claims 12-14 likewise are patentable over Regan in view of Dugan and Official Notice and further in view of Zandi.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 12-14 be withdrawn.

The rejection of Claim 18 under 35 U.S.C. §103(a) as being unpatentable over Regan (U.S. Patent No. 6,898,574) in view of Dugan (U.S. Patent No. 5,857,174) and further in view of Broerman (U.S. Patent No. 6,594,633) is respectfully traversed.

Regan and Dugan are described above.

Broerman describes a real estate computer network (10) that facilitates a real estate transaction between a buyer (13) and a seller (12) by electronically communicating between the parties (12, 13) and third parties such as a real estate facilitating entities (24) (e.g., lawyer, mortgage provider, title provider) over a network (14), such as or including the Internet (16). Each stage of the transaction is supported by the parties utilizing an online real time interactive communication interface (120) to list property information; to search for a property in a property database (20); to negotiate via an electronic purchase contract (96); and to schedule associated events (e.g., showings) and deadlines (e.g., closing, mortgage filing). Other real estate services are supported, such as electronic mortgage calculator (224), electronic mortgage application (226), searching for comparable sales (92), electronic document delivery (222), and others.

Claim 18 depends from Claim 16. Claim 16 is recited above.

As stated above, Regan in view of Dugan does not describe nor suggest a method for operating a computer for soliciting, receiving and managing appraisals for a business engaged in

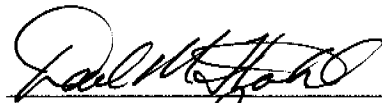
providing financing to a customer as recited in Claim 16. Moreover, Broerman does not make up for the deficiencies of Regan and Dugan. Accordingly, Applicants respectfully submit that Claim 16 is patentable over Regan in view of Dugan and further in view of Broerman.

When the recitations of Claim 18 are considered in combination with the recitations of Claim 16, Applicants submit that dependent Claim 18 is also patentable over Regan in view of Dugan and further in view of Broerman.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claim 18 be withdrawn.

In view of the foregoing remarks, all the Claims now active in the application are believed to be in condition for allowance. Favorable action is respectfully solicited.

Respectfully Submitted,



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